

BLACKHAWK BANCORP, INC.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 1491913	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$539	\$558	3.6%		
Loans	\$339	\$339	0.0%		
Construction & development	\$14	\$15	7.6%		
Closed-end 1-4 family residential	\$85	\$85	1.0%		
Home equity	\$22	\$20	-7.9%		
Credit card	\$0	\$0			
Other consumer	\$9	\$0	-94.8%		
Commercial & Industrial	\$123	\$93	-24.4%		
Commercial real estate	\$79	\$110	39.1%		
Unused commitments	\$62	\$58	-5.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$86	\$90	3.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$45	\$52	15.9%		
Cash & balances due	\$9	\$14	66.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$78	\$59	-24.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$78	\$57	-27.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$487	\$503	3.4%		
Deposits	\$475	\$476	0.2%		
Total other borrowings	\$9	\$25	175.3%		
FHLB advances	\$9	\$16	77.2%		
Equity					
Equity capital at quarter end	\$52	\$55	5.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.8%	--		
Tier 1 risk based capital ratio	12.3%	12.7%	--		
Total risk based capital ratio	13.6%	13.9%	--		
Return on equity ¹	6.7%	6.2%	--		
Return on assets ¹	0.6%	0.6%	--		
Net interest margin ¹	4.3%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	105.2%	55.9%	--		
Loss provision to net charge-offs (qtr)	83.1%	233.6%	--		
Net charge-offs to average loans and leases ¹	1.6%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	4.0%	14.6%	0.1%	0.3%	--
Closed-end 1-4 family residential	3.5%	4.3%	0.6%	0.2%	--
Home equity	2.3%	3.4%	0.7%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.4%	15.2%	--
Commercial & Industrial	0.3%	1.2%	0.6%	0.4%	--
Commercial real estate	1.7%	4.2%	0.0%	0.0%	--
Total loans	1.7%	3.7%	0.4%	0.2%	--